

FIG. 1

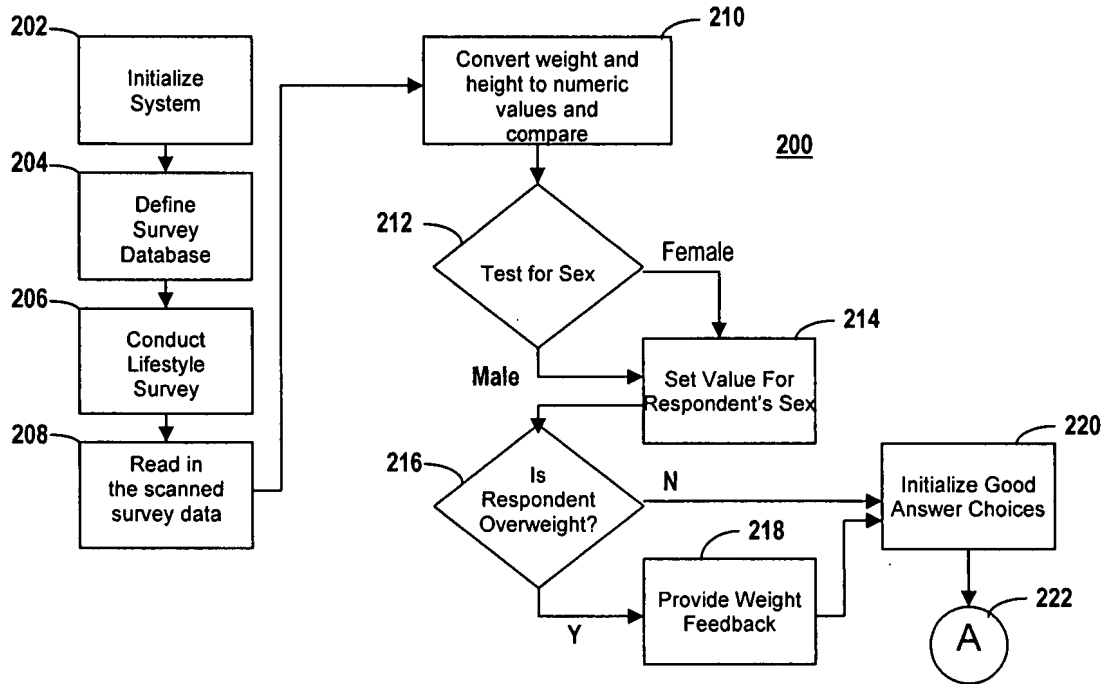


FIG. 2

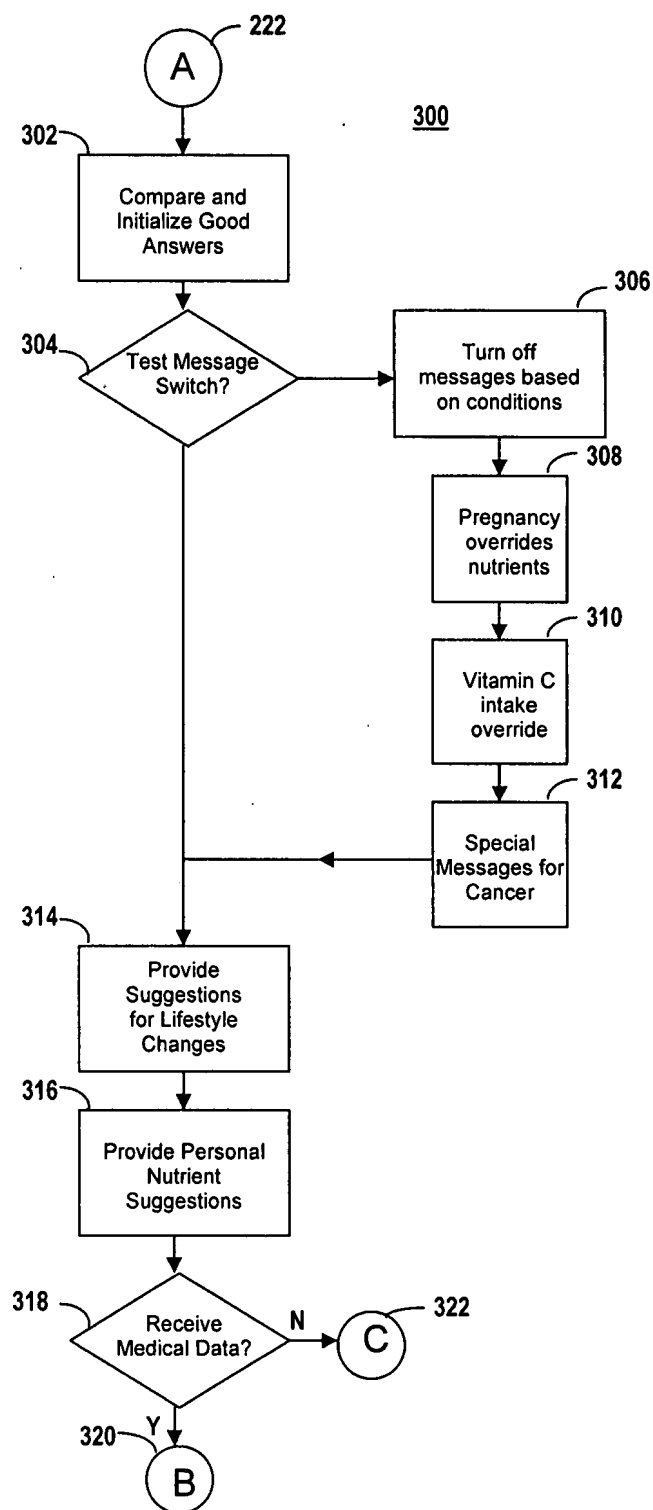


FIG. 3

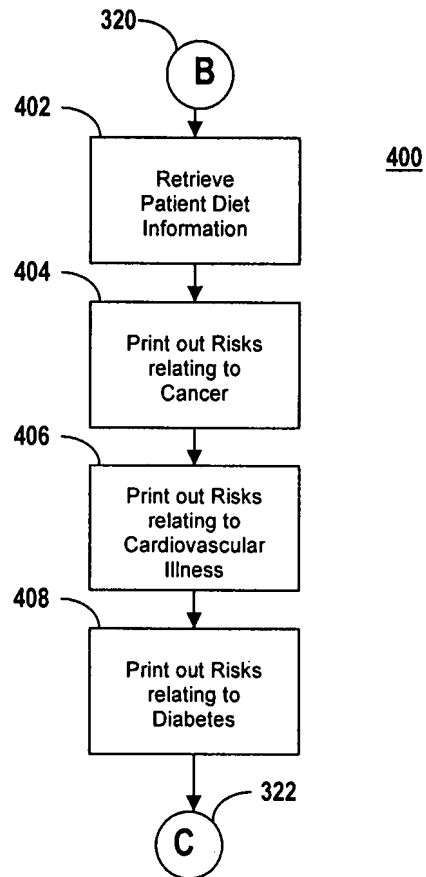


FIG. 4

Inventor: Charles B. Simone

Title: METHOD AND APPARATUS FOR LIFESTYLE RISK  
EVALUATION AND INSURABILITY, etc.

REPLACEMENT SHEET

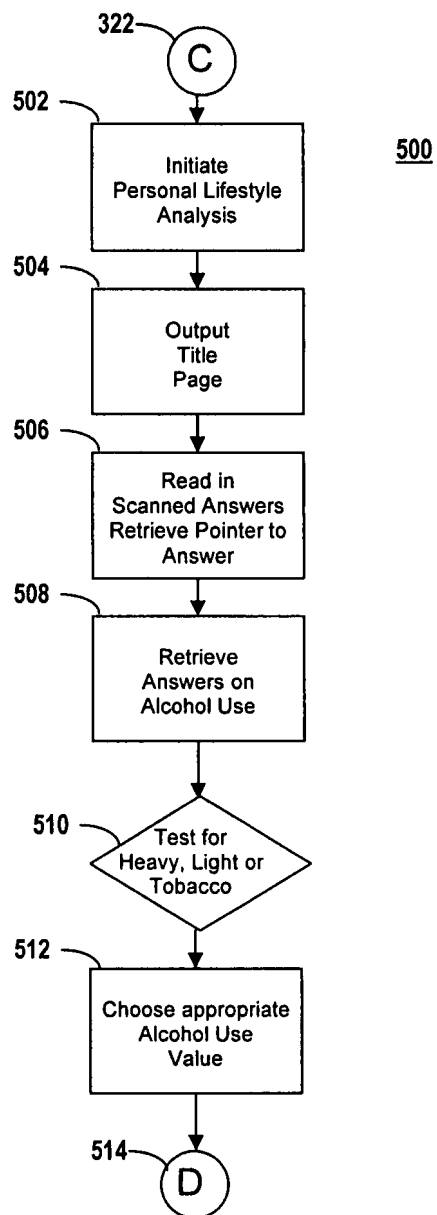
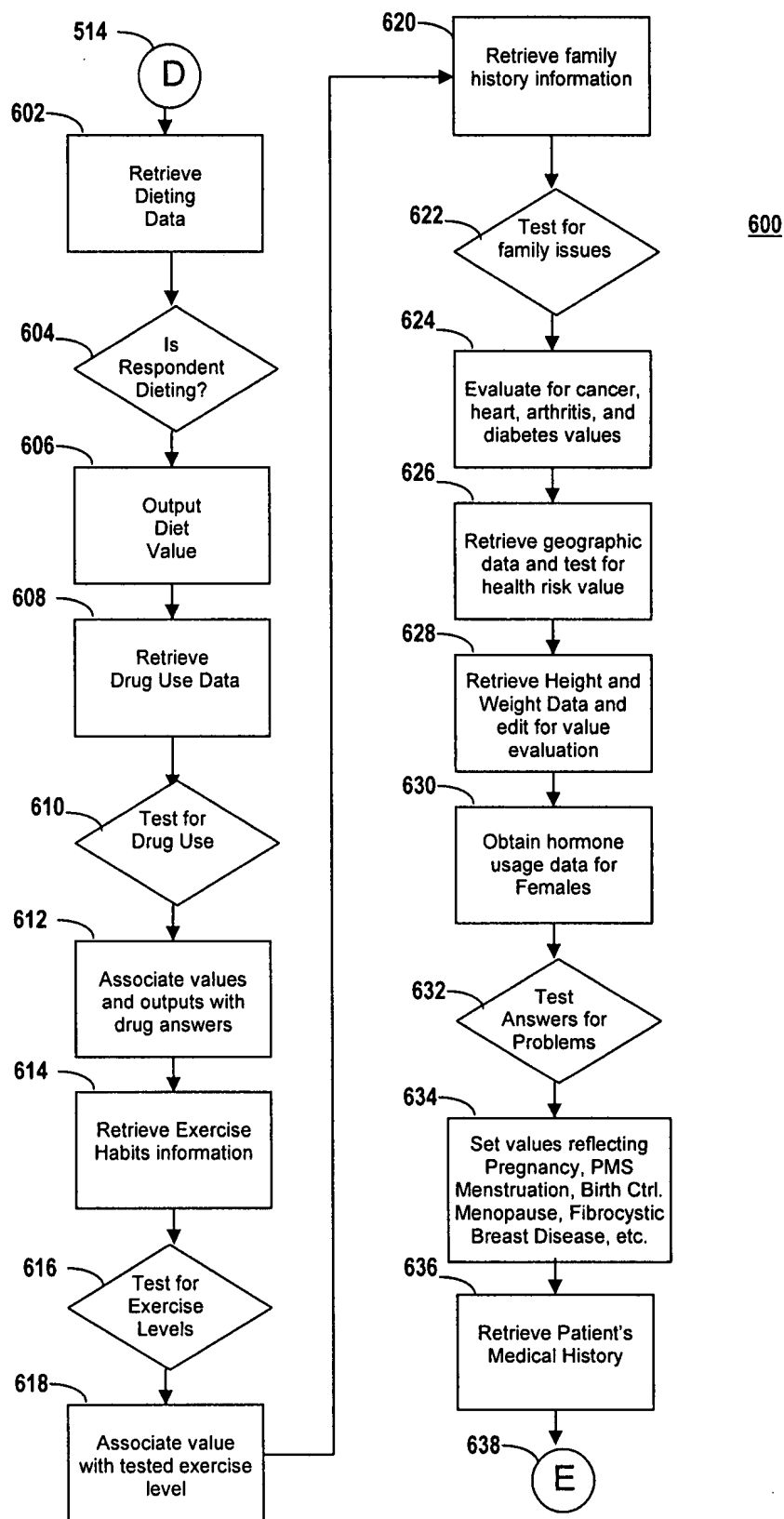


FIG. 5



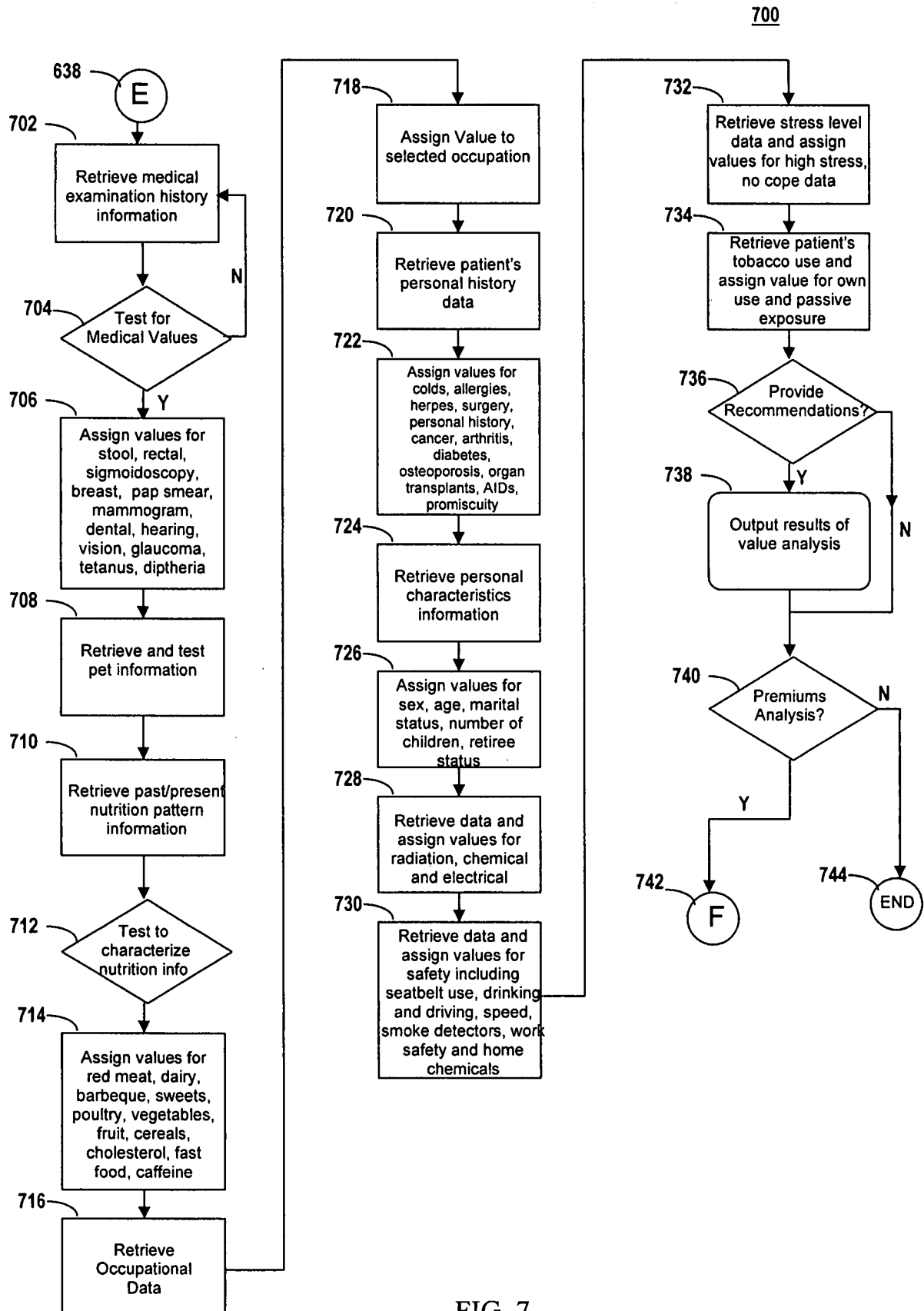


FIG. 7

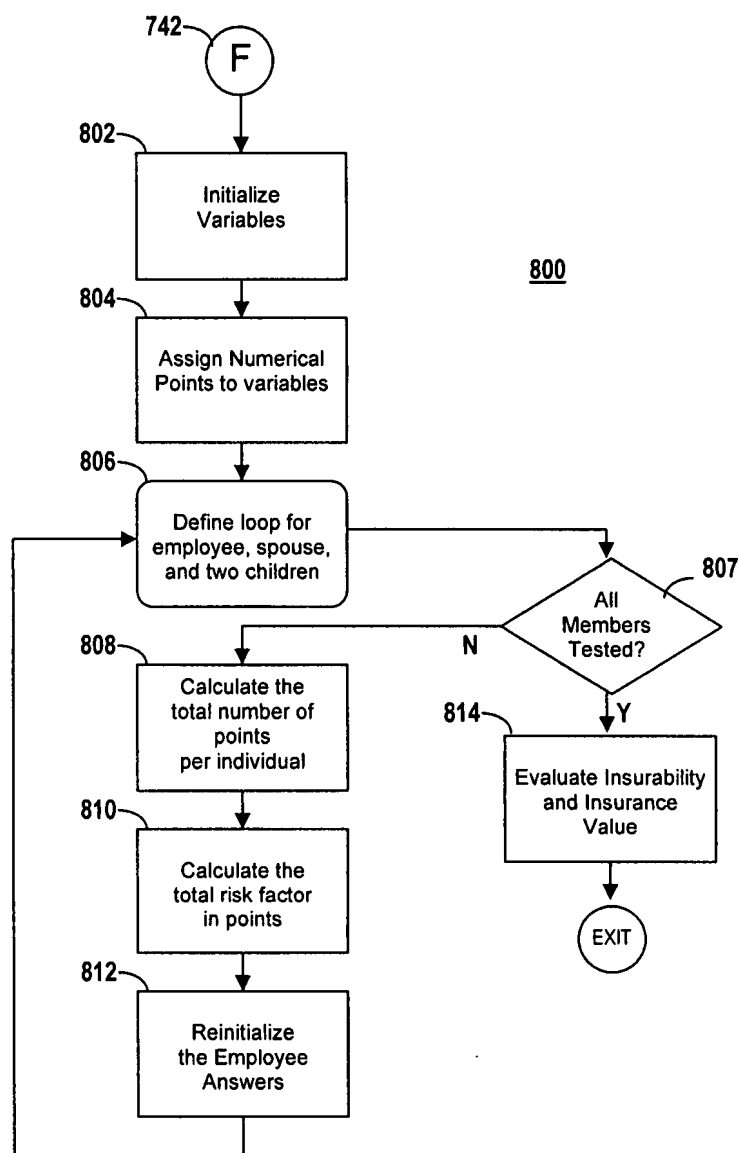


FIG. 8